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U.S. DISTRICT COURT
EASTERN DISTRICT

November 10, 2014

Honorable Judge Rhodes

Federal Judge US Bankruptcy Court

U.S. Federal District Court 211 W. Fort Street Ste. 2100

Detroit Michigan 48226

Dear Judge Rhodes:

It is appalling to have received the very day after you made your ruling to go ahead with the bankruptcy plan for the City of Detroit, a published booklet from the City of Detroit received on Saturday, November 8, 2014, concerning the Retiree Health benefits for Retirees of the City of Detroit who retire on or before December 31, 2014.

In the booklet it states that (I attached the pages from the booklet to this letter), for the 2015 calendar year, non-Medicare eligible Pre-2015 Retirees need to obtain their OWN HEALTH INSURANCE COVERAGE for themselves and their dependent family members!

To have this booklet pre-printed way before your decision wrecks of a smell that is without being mentionable in this letter. All along, it was a done deal behind closed doors by you and by the City of Detroit, and all the creditors. My faith in the courts are now forever shaken and now distrustful in any and all regards of receiving any fair solutions in these matters.

I am a retired Detroit Police Officer, pensioned off for a duty related injury, and have reached over my 25 year of regular retirement, whereby my retirement reverts to a reduced duty-disability pension. I have to live with a gross amount of \$2,092.38 a month, net pay being \$1,983.12 a month. Out of which I have to pay \$844.69 to BCBS for MY health coverage, since I am NOT able to receive Medicare since I am only 63 years old. I used to have a \$10 office visit, now it is \$30 for my primary care doctor, and \$50 for my proctologist, and heart specialist, and eye doctor. My wife is on Medicare along with a BCBS policy to cover her 20% that her Medicare policy doesn't cover. That is \$180.00 a month for that.

My wife is a retired Catholic school teacher with a small pension that had no medical benefits attached for retirees. So we both have to have separate medical policies.

You tell me how are we to live! I am lucky that we have no house payment to pay for.

I have already taken out money out of my IRA to cover expenses for us here.

You NEVER asked to have a retiree to speak his/her opinion and the way it would affect their lives. I really don't care about the retiree association members who really didn't look out for their members, only back door mediations/deals, give and takes without regards to what would happen to their members.

If you really were a judge who looked at things fair, then you would have insisted on being fair to the retirees, that they be able to keep the cheap policies that the City of Detroit provided for them when they were still able to have their health insurance before all this bankruptcy stuff happened. I joined the police department knowing that I was promised to have a pension and medical throughout my life as is guaranteed by the State of Michigan Constitution! But you, took it upon yourself not to see the true effects on the individual retiree. You looked at the banks and creditors first. The DIA with all its art could be sold at some mediated price to cover the total debts of the city and the retirees, but no, you bowed to the political pressure of the elites in the tri-county area, as well as Lansing and other major corporations and institutions.

I hope you can sleep well, knowing that your decision has placed a heavy burden on the retirees of the city of Detroit. I asked to speak at the court, through the retiree association, and also with the U.S. court, and was told that I couldn't because all retirees were represented by selected members and approved by you! You really didn't want to hear, nor glean the needed information of the impact it has on the retirees. We are just a number, not a person, not a father, not an uncle, not a husband, not a relative of yours to be considered.

We mean nothing to you nor to the city of Detroit and the powers to be here in Detroit and in Lansing. Everyone just wants us to die and go away quietly. Out of sight out of mind.

I hope you give your ruling another look. Especially with all the fees added up for all the attorneys and consultants that are exorbitant in nature. Those millions can effectively purchase the much needed medical insurance for retirees. When you go to the "Obama" exchanges, I don't qualify, because of what my wife and I earn together in our pensions, and the money/assets we have in the bank.

I would very much want to address the court if I could, but I doubt that will ever happen.

If you think I may address the court, please contact me below.



Retired Detroit Police Officer

David Winegar Badge #1742

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To City Retirees who retired on or before December 31, 2014

The City of Detroit Pre-2015 Retiree Health Benefits booklet is intended as an easy to read summary guide to explain the benefits available to Pre-2015 Retirees and to provide enrollment information.

"Pre-2015 Retirees" are retirees of the City of Detroit, the Detroit Public Library, or the Detroit Regional Convention Facility Authority who retired with a City pension on or before December 31, 2014, and who either (a) were enrolled in City retiree health benefits on February 28, 2014 (or as a spouse on a City health benefit) or (b) transitioned from active City benefits to retiree City benefits on or after November 1, 2013. Surviving spouses and surviving children currently receiving or would be eligible to receive a duty death or survivor pension with respect to a retiree who would have qualified as a Pre-2015 Retiree are also eligible for the same benefits as a Pre-2015 Retiree.

Effective January 1, 2015, retiree health benefits for retirees of the City of Detroit, the Detroit Public Library, and the Detroit Regional Convention Facility Authority who retired with a City pension on or before December 31, 2014, are funded by either the City of Detroit General Retiree Health Care Trust (the "General City VEBA"), or the City of Detroit Police and Fire Retiree Health Care Trust (the "Police and Fire VEBA") and not the City of Detroit. Accordingly, this will be the last Retiree Health Care Benefits Booklet you will receive from the City of Detroit. Future Benefits Booklets will be provided by the two separate Boards of Trustees that will be vested with the fiduciary responsibility to administer the General City VEBA and the Police and Fire VEBA.

Upon the effective date of the Plan for the Adjustment of Debts of the City of Detroit (the "Plan of Adjustment"), the City of Detroit will transfer the amount of approximately \$490 million in the form of a Note to the two retiree health care VEBAs noted above. The confirmation of the Plan of Adjustment and the transfer of the Note will result in a complete discharge of any further liability of the City of Detroit to offer, provide or fund any retiree health care benefits to pre-2015 retirees in the future. All future retiree health care benefits will be provided from the General City VEBA or the Police and Fire VEBA, as applicable. Nothing contained in the Plan of Adjustment or the VEBA Trust provisions constitute a guarantee that the assets of the VEBA trust funds will be sufficient in the future to continue the payment of the health care benefits provided in this booklet. The obligation of the VEBA Boards to provide any retiree health care benefits in the future will be expressly conditioned on the availability of funds in the Trusts. The City of Detroit will have no future funding obligation to the VEBAs should the assets in the VEBAs run out.

Upon the effective date of the Plan of Adjustment, the VEBA Boards will be responsible for designing, adopting, maintaining and administering retiree health care benefits for ALL Pre-2015 Retirees. The VEBA Boards will be under no obligation to design the retiree health care benefits plan to assure that the assets of the VEBA Trust Fund are sufficient to provide benefits to all potential participants of the Plan for any particular period.

2015 Health Benefits

The health benefits a Pre-2015 Retiree receives depends upon whether or not the retiree is Medicare eligible. Generally a retiree is Medicare eligible if he or she is age 65 or older, and has worked to earn Medicare coverage or has eligibility through a spouse. Retirees who are disabled may also be eligible for Medicare.

MEDICARE-ELIGIBLE RETIREES. For the 2015 calendar year, Medicare eligible Pre-2015 Retirees are able to select one of three Medicare Advantage insurance plans that includes drug benefits for which the VEBAs will pay most or all of the premium. Medicare eligible Pre-2015 Retirees who choose not to enroll in one of the offered plans will receive a health reimbursement account ("HRA") with funds to use for medical insurance premiums or certain other medical expenses.

NON-MEDICARE ELIGIBLE RETIREES. For the 2015 calendar year, non-Medicare eligible Pre-2015 Retirees need to obtain their own health insurance coverage (for themselves and their dependent family members). Health Insurance Marketplaces — also known as Exchanges — are available in every state, including Michigan, through which non-Medicare eligible Pre-2015.

Non-Medicare eligible Pre-2015 Retirees may also be eligible to enroll in coverage offered by their current employer or their spouse's employer. For January, February, and March of 2015, non-Medicare eligible Pre-2015 Retirees will continue to receive the same stipend amount that they received for December 2014. Beginning in April 2014, non-Medicare eligible Pre-2015 Retirees will have the option to receive a non-taxable benefit to help pay for medical coverage. Options will be provided to ensure that retirees can continue to be eligible for premium assistance they receive to pay for Marketplace coverage.

Dental & Vision Benefits. All Pre-2015 Retirees, whether Medicare eligible or not, are able to enroll in dental benefits every year and vision benefits every other year, but must pay the full monthly premium cost for such benefits.

NOTE: As a retiree of the City of Detroit, you are not eligible to be enrolled on the City's active medical plan. Pre-2015 Retirees of the City of Detroit are only entitled to the health benefits described in this booklet.

Enrollment Requirements related to these changes are described on page 2.

The statements contained in this booklet regarding eligibility for coverage apply to all Pre-2015 Retirees. It is important that you read this booklet in its entirety and that you keep it with your other important papers so that you can reference it as needed throughout the year.

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